WHAT IS CLAIMED IS:

1. An LCD comprising:

an upper array substrate and a lower color filter substrate, which are opposed and spaced a predetermined distance to each other;

a reflective film formed in a matrix on a non-pixel section on the color filter substrate;

a black-matrix formed on the reflective film;

red, green, and blue color filters, formed on pixel sections of the color filter substrate defined by the black-matrix;

a lower orientation film formed on the whole area of substrates including the color filters and black-matrix;

a pixel electrode formed on the pixel section on the array substrate;

an upper orientation film formed on the whole area of substrates including the pixel electrode;

a liquid crystal layer interposed between the color filter substrate and the array substrate;

a partially masked lower polarizer mounted outside the color filter substrate, in which a portion under the non-pixel section does not have polarization function; and

an upper polarizer mounted outside the array substrate.

2. An LCD as claimed in claim 1, wherein the lower polarizer is designed in such a manner that an overlapped length d of a portion having polarization function with the reflective film ranges relative to a width L of the reflective film in accordance with the following expression 1 in order to prevent a light leakage;

[expression 1]

$0 < d < L/2$.

3. An LCD, comprising:

an upper array substrate and a lower color filter substrate, which are opposed and spaced a predetermined distance to each other;

a reflective film formed in a matrix on a non-pixel section on the color filter substrate;

a black-matrix formed on the reflective film;

color filters of red, green and blue formed on pixel sections of the color filter substrate defined by the black-matrix;

a lower polarizer formed on the whole area of substrates including the color filters and black-matrix;

a lower orientation film formed on the lower polarizer;

a pixel electrode formed on the pixel section on the

array substrate;

an upper orientation film formed on the whole area of substrates including the pixel electrode;

a liquid crystal layer interposed between the color filter substrate and the array substrate; and

an upper polarizer mounted outside the array substrate.

4. An LCD as claimed in claim 3, wherein the lower polarizer is a partially masked polarizer, in which a portion on the black-matrix does not have a polarization function.